

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
Joan C. Wise § Case No. 17-35203
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 205,106.13 (Without deducting any secured claims)	Assets Exempt: 89,031.87
Total Distributions to Claimants: 3,682.83	Claims Discharged Without Payment: 395,574.98
Total Expenses of Administration: 1,317.17	

3) Total gross receipts of \$ 5,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 5,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 207,375.13	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,317.17	1,317.17	1,317.17
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	201,243.97	48,926.07	48,926.07	3,682.83
TOTAL DISBURSEMENTS	\$ 408,619.10	\$ 50,243.24	\$ 50,243.24	\$ 5,000.00

4) This case was originally filed under chapter 7 on 11/27/2017 . The case was pending for 12 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/16/2018 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2006 Honda Crv Mileage: 140,000 Value = \$2,135 Per 11/15/17	1129-000	1,000.00
2010 Honda Crv Mileage: 75,000 Value = \$6,311 Per 11/17 Kbb	1129-000	2,000.00
2011 Honda Crv Mileage: 60,000 Value = \$7,124 Per 11/17/17 K	1129-000	2,000.00
TOTAL GROSS RECEIPTS		\$ 5,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase Auto Finance, PO Box 15123 Wilmington, DE 19850		22,669.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	First Midwest Bank, One Pierce Place Suite 1500 Itasca, IL 60143		34,922.76	NA	NA	0.00
	First Midwest Bank, One Pierce Place Suite 1500 Itasca, IL 60143		149,783.37	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 207,375.13	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	1,250.00	1,250.00	1,250.00
Zane L. Zielinski, Trustee	2200-000	NA	17.17	17.17	17.17
Associated Bank	2600-000	NA	50.00	50.00	50.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,317.17	\$ 1,317.17	\$ 1,317.17

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
	Internal Revenue Service, Centralized Insolvency Operation Post Office Box 21126 Philadelphia, PA 19114		0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Citi Bank, PO Box 6243 Sioux Falls, SD 57117		162.00	NA	NA	0.00
	Nelnet		152,911.41	NA	NA	0.00
1	First National Bank Omaha	7100-000	12,920.71	13,072.81	13,072.81	1,240.55
7	First National Bank Omaha	7100-000	10,139.01	10,116.80	10,116.80	0.00
2	Navient Pc Trust	7100-000	13,571.74	11,563.86	11,563.86	1,097.36
3	Navient Solutions, Llc.	7100-000	NA	1,441.92	1,441.92	136.83

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
4	Portfolio Recovery Associates, Llc	7100-000	1,500.00	1,560.92	1,560.92	148.12
6	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	5,301.10	6,393.76	6,393.76	606.75
5	Synchrony Bank	7100-000	4,738.00	4,776.00	4,776.00	453.22
TOTAL GENERAL UNSECURED CLAIMS			\$ 201,243.97	\$ 48,926.07	\$ 48,926.07	\$ 3,682.83

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 17-35203 PSH Judge: Pamela S. Hollis Trustee Name: Zane L. Zielinski, Trustee
Case Name: Joan C. Wise Date Filed (f) or Converted (c): 11/27/2017 (f)
341(a) Meeting Date: 12/28/2017
For Period Ending: 11/16/2018 Claims Bar Date: 04/16/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 12231 Shagbark Dr. Plainfield IL 60585-0000 Will	266,338.00	0.00		0.00	FA
2. 2010 Honda Crv Mileage: 75,000 Value = \$6,311 Per 11/17 Kbb	6,311.00	6,311.00		2,000.00	FA
3. 2006 Honda Crv Mileage: 140,000 Value = \$2,135 Per 11/15/17	2,135.00	2,135.00		1,000.00	FA
4. 2011 Honda Crv Mileage: 60,000 Value = \$7,124 Per 11/17/17 K	3,562.00	2,000.00		2,000.00	FA
5. 2016 Honda Odyssey	19,000.00	19,000.00		0.00	FA
6. Furniture And Household Goods	1,000.00	0.00		0.00	FA
7. Tv's, Cell Phone	300.00	0.00		0.00	FA
8. Used Clothing Of Debtor	600.00	0.00		0.00	FA
9. Pet Dogs	100.00	0.00		0.00	FA
10. First Midwest	120.00	0.00		0.00	FA
11. Pnc	17.20	0.00		0.00	FA
12. Advanced Counseling And Assessment Services No Business Asse	700.00	0.00		0.00	FA
13. 401 (K)	1,000.00	0.00		0.00	FA
14. Held By Asma Hussain	1,800.00	0.00		0.00	FA
15. Life Insurance Through Employer - No Cash Value	0.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$302,983.20 \$29,446.00 \$5,000.00 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

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The final report was filed on 9/17/2018.

Exhibit 8

Initial Projected Date of Final Report (TFR):

Current Projected Date of Final Report (TFR):

FORM 2
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-35203
Case Name: Joan C. Wise

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2468
Checking

Exhibit 9

Taxpayer ID No: XX-XXX7391
For Period Ending: 11/16/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/15/18		Joan Wise 12231 Shagbark Drive Plainfield, IL 60585	Settlement Funds		\$5,000.00		\$5,000.00
			Gross Receipts \$5,000.00				
	2		2010 Honda Crv Mileage: 75,000 Value = \$6,311 Per 11/17 Kbb \$2,000.00	1129-000			
	3		2006 Honda Crv Mileage: 140,000 Value = \$2,135 Per 11/15/17 \$1,000.00	1129-000			
	4		2011 Honda Crv Mileage: 60,000 Value = \$7,124 Per 11/17/17 K \$2,000.00	1129-000			
04/06/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,990.00
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,980.00
06/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,970.00
07/09/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,960.00
08/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,950.00
10/12/18	5001	Trustee Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$1,267.17	\$3,682.83
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$1,250.00)	2100-000			

Page Subtotals:

\$5,000.00

\$1,317.17

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-35203
Case Name: Joan C. Wise

Trustee Name: Zane L. Zielinski, Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX2468

Checking

Taxpayer ID No: XX-XXX7391

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 11/16/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$17.17)	2200-000			
10/12/18	5002	First National Bank Omaha Cory Rooney C/O Chandler Law Offices 319 S 17Th Street #522 Omaha Ne 68102	Final distribution to claim 1 representing a payment of 9.49 % per court order.	7100-000		\$1,240.55	\$2,442.28
10/12/18	5003	Navient Pc Trust C/O Navient Solutions, Llc. Po Box 9640 Wilkes-Barre, Pa 18773-9640	Final distribution to claim 2 representing a payment of 9.49 % per court order.	7100-000		\$1,097.36	\$1,344.92
10/12/18	5004	Navient Solutions, Llc. 220 Lasley Ave Wilkes-Barre, Pa 18706	Final distribution to claim 3 representing a payment of 9.49 % per court order.	7100-000		\$136.83	\$1,208.09
10/12/18	5005	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Sams Club Mastercard) Pob 41067 Norfolk, Va 23541	Final distribution to claim 4 representing a payment of 9.49 % per court order.	7100-000		\$148.12	\$1,059.97
10/12/18	5006	Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Final distribution to claim 5 representing a payment of 9.49 % per court order.	7100-000		\$453.22	\$606.75
10/12/18	5007	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 6 representing a payment of 9.49 % per court order.	7100-000		\$606.75	\$0.00

COLUMN TOTALS	\$5,000.00	\$5,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,000.00	\$5,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,000.00	\$5,000.00

Page Subtotals: \$0.00 \$3,682.83

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2468 - Checking	\$5,000.00	\$5,000.00	\$0.00
	\$5,000.00	\$5,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,000.00		
Total Gross Receipts:	\$5,000.00		

Page Subtotals:

\$0.00

\$0.00